OIPE IAP55 JUN 15 2006 PATENT & TRADEMARK OFFICE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Elaine S. MASON		
Application No.:	09/805,632	Examiner:	Greimel, J.
Filed:	March 14, 2001	Group Art Unit:	3624
Customer No.:	25537		
Attorney Docket No.:	COS99039		
Client Docket No.:	09710-1065		

For: EARLY-PAYMENT DISCOUNT FOR E-BILLING SYSTEM

Commissioner for Patents
Alexandria, VA 22313-1450

RESPONSE UNDER 37 CFR 1.111

Dear Sir:

In response to the Office Action of March 13, 2006, please amend this application as follows.

AMENDMENT TO THE DRAWINGS 2

AMENDMENT TO THE SPECIFICATION 3

AMENDMENT AND PRESENTATION OF CLAIMS 10

REMARKS 20